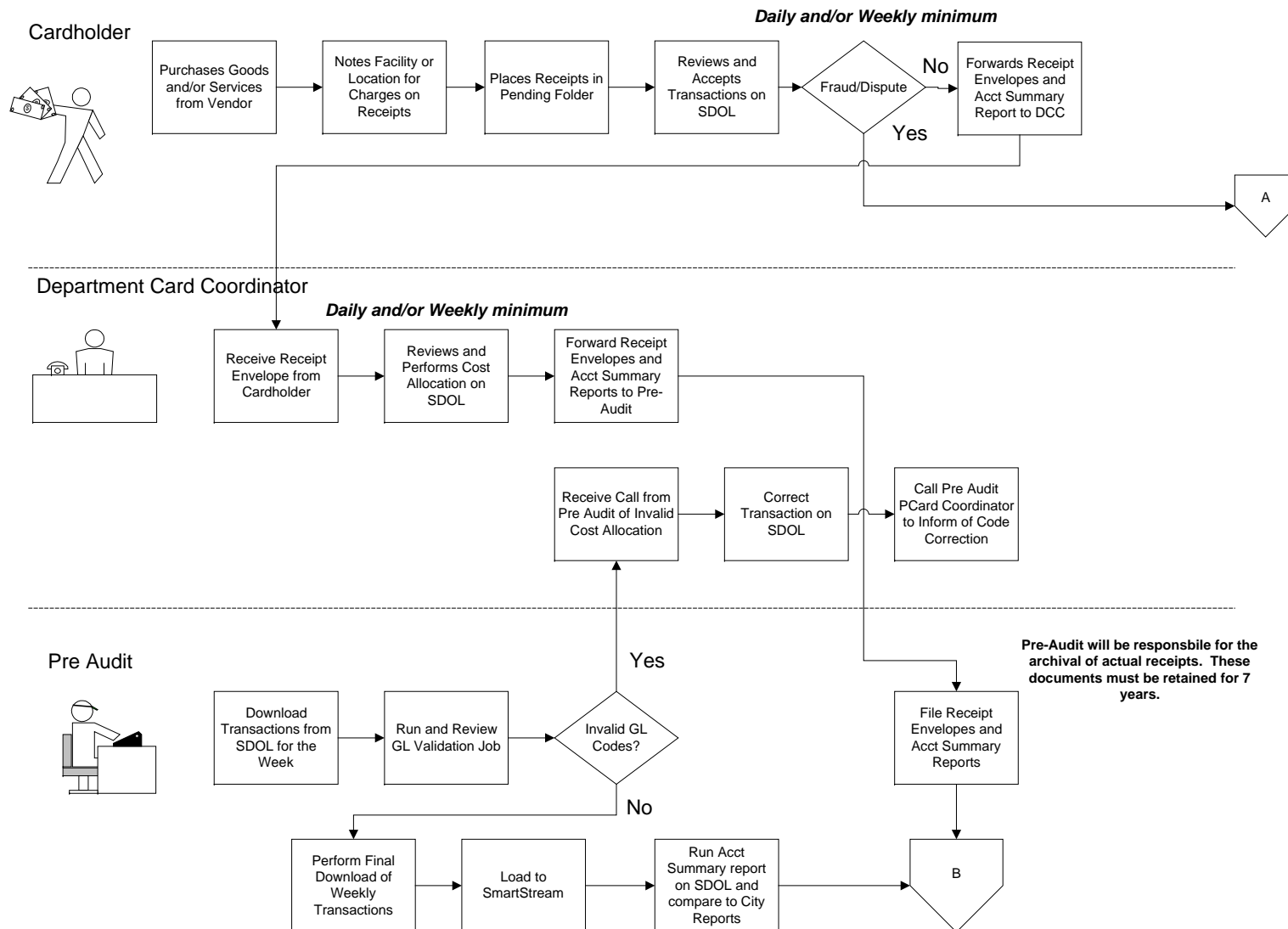


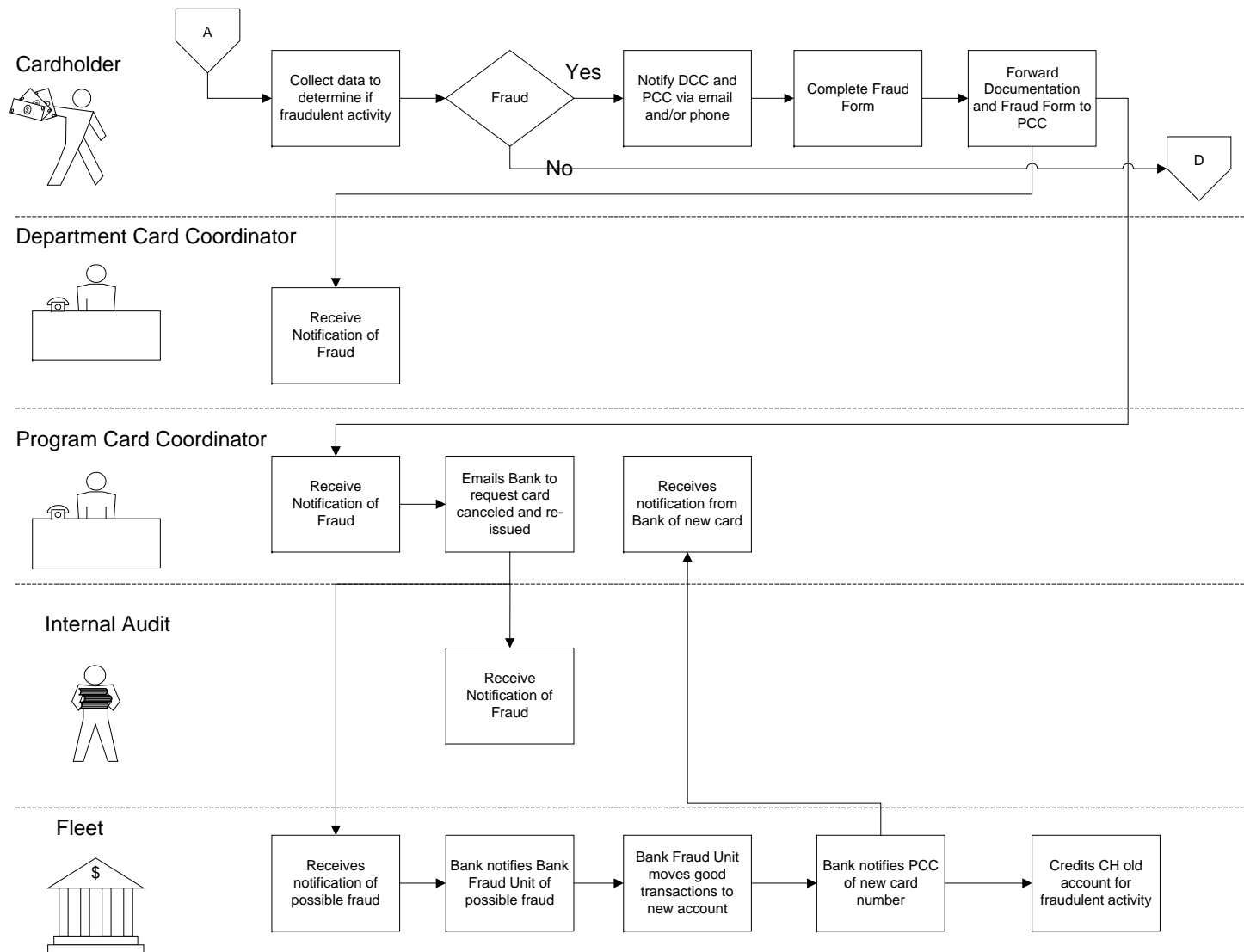
Process Flows

(Appendix D)

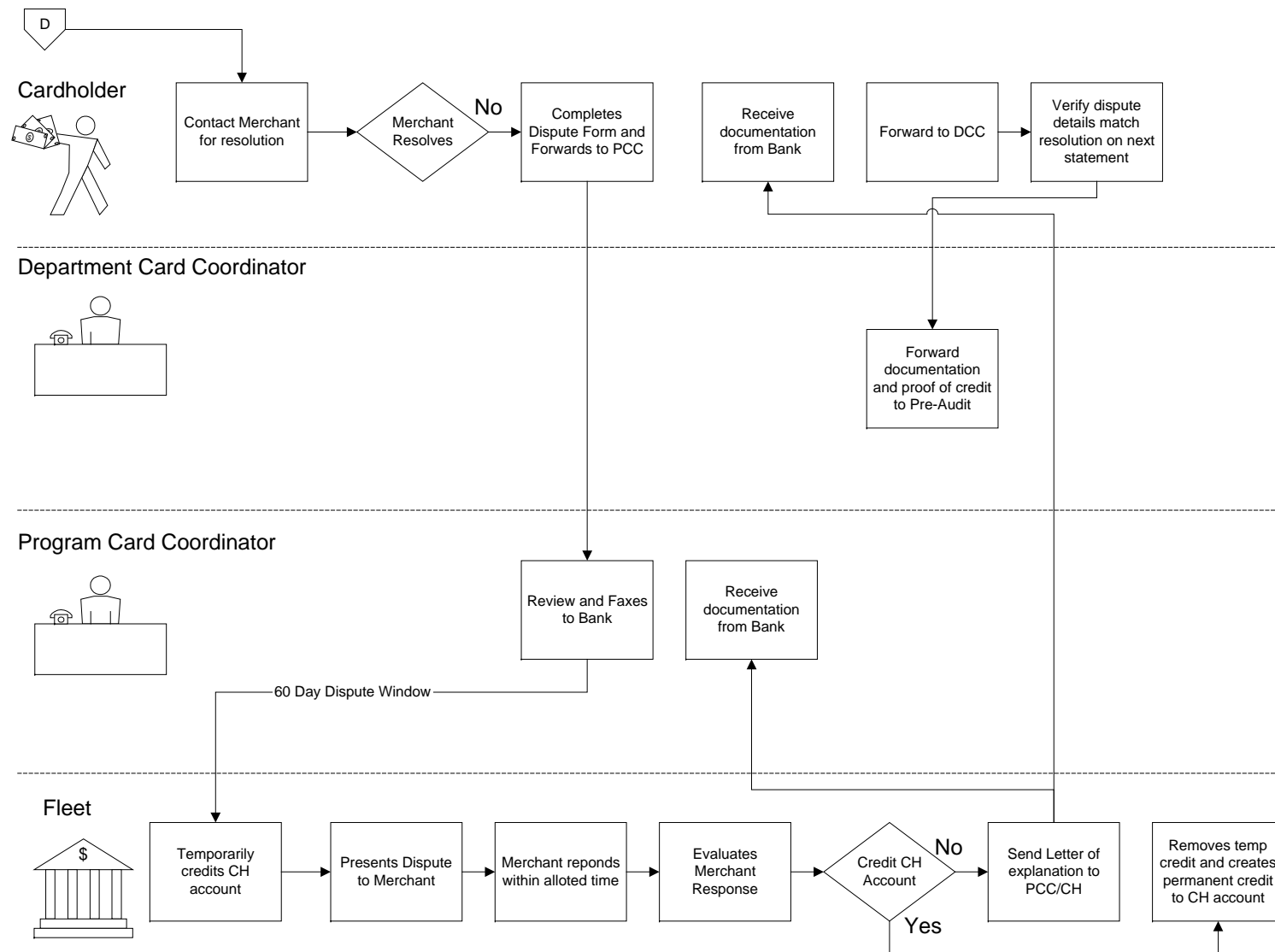
Daily/Weekly



Fraud Process



Dispute Process



Statement Reconciliation/Payment Process

